

FILED

JAN 23 2020

IN THE UNITED STATES DISTRICT COURT
FOR THE SOUTHERN DISTRICT OF ILLINOIS

CLERK, U.S. DISTRICT COURT
SOUTHERN DISTRICT OF ILLINOIS
EAST ST. LOUIS OFFICE

UNITED STATES OF AMERICA,)

Plaintiff,)

vs.)

CRIMINAL NO. 20-30013-SMY

ERICA S. ROSE, and,)
ASHLEY N. MCKINNEY,)
a/k/a Ashley N. Heidelberg)

Title 18, United States Code,
Sections 1028A(a)(1), 1343(2), 1344(2),
1349, 1957(a), 2

Defendants.)

INDICTMENT

THE GRAND JURY CHARGES:

COUNT 1

CONSPIRACY TO COMMIT WIRE FRAUD AND BANK FRAUD

1. Beginning on an exact date unknown, but from at least on or about February 2018, and continuing until at least on or about November 2018, in St. Clair County and Madison County, within the Southern District of Illinois and elsewhere,

ERICA ROSE and ASHLEY MCKINNEY

defendants herein, conspired with each other to willfully and knowingly devise and intend to devise a scheme and artifice to defraud elderly persons, financial institutions, and others to obtain money and property by means of materially false and fraudulent pretenses, representations, and promises.

2. It was part of the conspiracy for the scheme and artifice to defraud that **ERICA ROSE** obtained and utilized her employment with a home health care provider company located in Belleville, Illinois that provides in-home aides and caretakers to elderly individuals within the

Southern District of Illinois. Through this employment, **ERICA ROSE** gained access to the homes of elderly clients.

3. It was further part of the conspiracy for the scheme and artifice to defraud that while inside these homes, **ERICA ROSE** stole elderly clients' bank account numbers and identifying information. **ERICA ROSE** did not have authority or permission to use or share this information outside of her role as an aide and caretaker.

4. It was further part of the conspiracy for the scheme and artifice to defraud that after stealing bank account numbers and identifying information from elderly clients, **ERICA ROSE** provided stolen personal identifier information from the elderly persons to **ASHLEY MCKINNEY**, who then used and attempted to use the stolen information to obtain money and other things of value, and defraud banks by depositing and attempting to deposit fraudulent checks drawn on the elderly individuals' accounts.

5. It was further part of the conspiracy for the scheme and artifice to defraud that for the purpose of carrying out the scheme and attempting to do so, that interstate wire communications would take place.

All in violation of Title 18, United States Code, Section 1349.

COUNT 2

BANK FRAUD, AIDING AND ABETTING

1. The allegations contained in Count One above are re-alleged and incorporated herein as if fully set forth again.

2. From on or about April 6, 2018, through on or about April 23, 2018, in St. Clair County, within the Southern District of Illinois and elsewhere,

ERICA ROSE and ASHLEY MCKINNEY,

defendants herein, devised and executed, and aided and abetted each other in devising and executing, a scheme to obtain moneys owned by, or in the custody or control of First Bank, the deposits of which were insured by the Federal Deposit Insurance Corporation, by means of material false and fraudulent pretenses, representations and promises.

All in violation of Title 18, United States Code, Sections 1344(2) and 2.

COUNT 3

AGGRAVATED IDENTITY THEFT

1. On or about April 6, 2018, through on or about April 23, 2018, in St. Clair County, within the Southern District of Illinois and elsewhere,

ASHLEY MCKINNEY,

defendant herein, knowingly possessed, without lawful authority, a means of identification of another person, namely account number *****3311, issued to an individual with the initials A.G., for use in connection with her account at a bank located within the Southern District of Illinois, the defendant's possession of that means of identification was during and in relation to a felony violation enumerated in 18 U.S.C. § 1028(c), namely conspiracy and bank fraud, and the defendant knew that the means of identification belonged to another actual person.

All in violation of Title 18, United States Code, Section 1028A(a)(1).

COUNT 4

MONEY LAUNDERING – ENGAGING AND ATTEMPTING TO ENGAGE IN A MONETARY TRANSACTION IN CRIMINALLY DERIVED PROPERTY OF A VALUE GREATER THAN \$10,000

1. On or about April 28, 2018, in St. Clair County, within the Southern District of Illinois and elsewhere,

ASHLEY MCKINNEY,

defendant herein, did knowingly engage, and attempt to engage, in a monetary transaction by, through and to a financial institution affecting interstate and foreign commerce, in criminally derived property of a value greater than \$10,000, that is, a car purchase in the amount of \$28,286.46 through Carvana, such property having been derived from a specified unlawful activity, that is, conspiracy to commit wire fraud and bank fraud and bank fraud.

All in violation of Title 18, United States Code, Section 1957(a).

COUNT 5

WIRE FRAUD, AIDING AND ABETTING

1. The allegations contained in Count One above are re-alleged and incorporated herein as if fully set forth again.

2. On or about September 20, 2018, in St. Clair County, within the Southern District of Illinois and elsewhere,

ERICA ROSE,

defendant herein, while aiding and abetting and being aided and abetted by others known and unknown to the grand jury, for the purpose of executing the scheme to defraud charged in Count One, and attempting to do so, knowingly did cause to be transmitted by means of a wire communication in interstate commerce, from Belleville, Illinois, to Omaha, Nebraska, certain signals, namely a telephone conversation between **ERICA ROSE** and a First National Bank representative during which she impersonated an individual with the initials M.W.

All in violation of Title 18, United States Code, Sections 1343(2) and 2.

COUNT 6

AGGRAVATED IDENTITY THEFT

1. On or about September 20, 2018, in St. Clair County, within the Southern District

of Illinois and elsewhere,

ERICA ROSE,

knowingly possessed, without lawful authority, a means of identification of another person, namely card number *****9003, issued to an individual with the initials M.W., for use in connection with her account at a bank located within the Southern District of Illinois, the defendant's possession of that means of identification was during and in relation to a felony violation enumerated in 18 U.S.C. § 1028(c), namely conspiracy to commit wire fraud and bank fraud and wire fraud, and the defendant knew that the means of identification belonged to another actual person.

All in violation of Title 18, United States Code, Section 1028A(a)(1).

COUNT 7

WIRE FRAUD, AIDING AND ABETTING

1. The allegations contained in Count One above are re-alleged and incorporated herein as if fully set forth again.

2. On or about October 13, 2018, in Madison County, within the Southern District of Illinois and elsewhere,

ERICA ROSE and ASHLEY MCKINNEY,

defendants herein, while devising and executing, and aiding and abetting each other in devising and executing, a scheme to defraud, knowingly caused and attempted to cause to be transmitted a wire communication in interstate commerce, from a QT gas station in Berkley, Missouri, to the Bank of Edwardsville in Edwardsville Illinois, by attempting to make a purchase using card number *****4501, issued to an individual with the initials B.G.

All in violation of Title 18, United States Code, Sections 1343(2) and 2.

COUNT 8

WIRE FRAUD, AIDING AND ABETTING

1. The allegations contained in Count One above are re-alleged and incorporated herein as if fully set forth again.

2. On or about October 13, 2018, in Madison County, within the Southern District of Illinois and elsewhere,

ERICA ROSE and ASHLEY MCKINNEY,

defendants herein, while devising and executing, and aiding and abetting each other in devising and executing, a scheme to defraud, knowingly caused and attempted to cause to be transmitted a wire communication in interstate commerce, from a US Bank ATM in Florissant, Missouri, to the Bank of Edwardsville in Edwardsville Illinois, by attempting to withdrawal funds using card number *****4501, issued to an individual with the initials B.G.

All in violation of Title 18, United States Code, Sections 1343(2) and 2.

COUNT 9

AGGRAVATED IDENTITY THEFT

3. On or about October 13, 2018, in Madison County, within the Southern District of Illinois and elsewhere,

ASHLEY MCKINNEY,

defendant herein, knowingly possessed, without lawful authority, a means of identification of another person, namely card number *****4501, issued to an individual with the initials B.G., for use in connection with her account at a bank located within the Southern District of Illinois, the defendant's possession of that means of identification was during and in relation to a

felony violation enumerated in 18 U.S.C. § 1028(c), namely conspiracy and attempted wire fraud, and the defendant knew that the means of identification belonged to another actual person.

All in violation of Title 18, United States Code, Section 1028A(a)(1).



LUKE J. WEISSLER
Assistant United States Attorney



STEVEN D. WEINHOFET
United States Attorney

Recommended Bond: \$15,000 unsecured